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AP33353 (070457.1041)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Orfei et al.

Serial No.

09/902,359 *

Examiner: Not Yet Assigned

Filed

July 10, 2001

Group Art Unit: 2161

For

METHOD AND SYSTEM FOR CONDUCTING

ELECTRONIC TRANSACTIONS WITH

AUTHORIZATION REQUEST DATA LOOP-BACK

INFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents Washington, D.C. 20231.

December 3, 2001 Date of Deposit

Robert C. Scheinfeld

Attorney Name

31,300

Registration No.

December 3, 2001 Date of Signature

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Applicants, by their attorneys, hereby bring the following documents to the attention of the Examiner in connection with the examination of the above-captioned patent application:

NY02:359601.1

AP33353 (070457.1041)

- 1. U.S. Patent 6,227,447 B1 to Campisano, issued May 8, 2001;
- 2. U.S. Patent 5,883,810 to Franklin et al., issued March 6, 1999;
- 3. U.S. Patent 5,790,677 to Fox et al, issued August 4, 1998;
- 4. U.S. Patent 5,761,306 to Lewis, issued June 2, 1998;
- 5. SET Specifications, Book I, Business Description, May 31, 1997;
- 6. SET Specifications, Book II, Programmer's Guide, May 31, 1997; and
- SET Specifications, Book III, Formal Protocol Definition, May 31, 1997.

A PTO-1449 form and a copy of each of the above-listed documents is enclosed.

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment to Deposit Account No. 02-4377.

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Respectfully submitted,

Robert C. Schemfeld PTO Reg. No. 31,300

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NY02:359601.1

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Substitute for form 1449/PTO

Sheet 1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	09,902,359			
Filing Date	July 10, 2001			
First Named Inventor	Oefri et al			
Art Unit	3621			
Examiner Name	Daniel I. Greene			
Attorney Docket Number	AD22252			

			U. S. PATEN	DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (F known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
KIN		^{US-} 6,227,447 B1	05-08-2001	Campisano	
		^{US-} 5,883,810	03-06-1999	Franklin et al.	
100		^{US-} 5,790,677	08/04/1998	Fox et al.	
1278		^{US-} 5,761,306	06/02/1998	Lewis	
		US-			

			IGN PATENT DOCU	JMENTS		
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	⊤ 6
U		SET Specifications,	05/31/1997	Book 1, Busines		\vdash
		SET Specifications,	05/31/1997	Book II Program		
		SET Specifications,	05/31/1997	Book III, Form		
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Examiner Date Signature 3

*EXAMINER: Initial interference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation, in to in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English tanguage Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND** TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.